

Certificate Number: 16339-PAE-DE-036405428

Bankruptcy Case Number: 16-18913



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## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on March 17, 2022, at 11:14 o'clock AM EDT, Luz Ramos completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 17, 2022 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor